Case 23-14370 Doc 23 Filed 02/17/24 Entered 02/17/24 23:10:15 Desc Imaged Certificate of Notice Page 1 of 5

Information to ic	lentify the case:	•
Debtor 1:	Rella M Ricks	Social Security number or ITIN: xxx-xx-4528
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States Bank	cruptcy Court: Northern District of Illinois	Date case filed in chapter: 7 10/26/23
Case number:	23-14370	Date case converted to chapter: 13 2/14/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	Debtor's full name	About Debtor 1: Rella M Ricks	About Debtor 2:
1.	Deptor's full name	nella IVI NICKS	
2.	All other names used in the last 8 years		
3.	Address	100 Yates Ave. #3S Calumet City, IL 60409	
4.	Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312–431–1300
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 2/15/24

For more information, see page 2

Debtor Rella M Ricks Case number 23-14370 Location: 7. Meeting of creditors Debtors must attend the meeting to March 12, 2024 at 12:00 PM be questioned under oath. In a joint Zoom video meeting. Go to case, both spouses must attend. Zoom.us/join, Enter Meeting ID 746 523 The meeting may be continued or adjourned to a Creditors may attend, but are not 0004, and Passcode 0225301968, OR later date. If so, the date will be on the court required to do so. call 1-872-282-7124 docket. For additional meeting information, go to 8. Deadlines Filing deadline: 5/13/24 Deadline to file a complaint to challenge The bankruptcy clerk's office must receive these documents and any dischargeability of certain debts: required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 4/24/24 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 4/24/24 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The hearing on confirmation will be held on: 4/3/24 at 10:00 AM, Location: Courtroom 682, 219 S. Dearborn 9. Filing of plan St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1–669–254–5252 or 1–646–828–7666. Then enter the meeting ID 160 9362 1728 and no passcode needed. The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The Disclosure of Compensation has not been filed at this time Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § as provided in the plant. If you want to leave the plant state of the

must file a motion by the deadline.

Official Form 309I

Case 23-14370 Doc 23 Filed 02/17/24 Entered 02/17/24 23:10:15 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Northern District of Illinois

In re: Case No. 23-14370-DLT Rella M Ricks Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0752-1 User: admin Page 1 of 3
Date Rcvd: Feb 15, 2024 Form ID: 309I Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '\' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:

Recip ID
dbRecipient Name and Address4+ Rella M Ricks, 100 Yates Ave. #3S, Calumet City, IL 60409-163630495741American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-070230474483+ Arrive Oak Brook Heights, 201 West Oakley Dr., Westmont, IL 60559-1011

TOTAL: 3

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: cutlerfilings@gmail.com	Date/Time	Recipient Name and Address
aty		Email Text. cutermings e gindin.com	Feb 15 2024 22:39:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr		Email/Text: courtnotices@chi13.com	Feb 15 2024 22:40:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
ust	+	Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Feb 15 2024 22:40:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30474480		Email/Text: bankruptcy@acimacredit.com	Feb 15 2024 22:40:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
30484447	+	EDI: AISACG.COM	Feb 16 2024 03:32:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
30474481	+	EDI: GMACFS.COM	Feb 16 2024 03:32:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
30495741		Email/PDF: bncnotices@becket-lee.com	Feb 15 2024 22:51:29	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
30474482	+	Email/Text: bky@americanprofit.net	Feb 15 2024 22:40:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
30474485		Email/Text: BNCNotice-Forward@cityofchicago.org	Feb 15 2024 22:40:00	City of Chicago, Chicago Law Bankrutpcy, 121 N LaSalle St Ste 400, Chicago, IL 60602
30474484	٨	MEBN	Feb 15 2024 22:33:48	Cawley & Bergmann, 550 Broad St Ste 1506, Newark, NJ 07102-4531
30474486	+	Email/Text: bk@gafco.net	Feb 15 2024 22:40:00	Great American Finance, Attn: Bankruptcy, 20 N Wacker Dr Suite 2275, Chicago, IL 60606-3096
30474487	+	EDI: PHINHARRIS	Feb 16 2024 03:32:00	Harris & Harris, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
30474488	+	EDI: PHINHARRIS	Feb 16 2024 03:32:00	Harris & Harris, Ltd., ATTN: Bankruptcy, 111 W. Jackson Blvd, Suite 400, Chicago, IL 60604-4135
30474491	+	$Email/Text: RCG_ComplianceDept@assurant.com$	Feb 15 2024 22:40:00	IQ Data International, Attn: Bankruptcy, Po Box 340, Bothell, WA 98041-0340

Case 23-14370 Doc 23 Filed 02/17/24 Entered 02/17/24 23:10:15 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0752-1		User: admin	Page 2 of 3
Date Rcvd: Feb 15, 2024		Form ID: 309I	Total Noticed: 31
30474489	^ MEBN	Feb 15 2024 22:34:20	InDebted USA Inc., P.O. Box 1201, Farmington, MO 63640-4128
30474496	Email/Text: EBN@Mohela.com	Feb 15 2024 22:40:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
30474493	+ Email/Text: bankruptcy@marinerfinance.co	Feb 15 2024 22:40:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
30474494	+ Email/PDF: MerrickBKNotifications@Resu	rgent.com Feb 15 2024 22:38:36	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
30474495	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 15 2024 22:40:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
30474497	^ MEBN	Feb 15 2024 22:33:04	National Credit Management, Attn: Bankruptcy, Po Box 32900, Saint Louis, MO 63132-8900
30474498	+ Email/Text: Bankruptcies@nragroup.com	Feb 15 2024 22:40:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
30474499	+ EDI: NFCU.COM	Feb 16 2024 03:32:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
30474500	+ EDI: NFCU.COM	Feb 16 2024 03:32:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
30474501	^ MEBN	Feb 15 2024 22:33:27	Receivable Management Services. LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
30474503	Email/Text: bankruptcy@springoakscapital	Feb 15 2024 22:39:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
30474504	+ Email/Text: bankruptcy@sunrisecreditservi	ces.com Feb 15 2024 22:40:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
30474505	Email/Text: bankruptcy@huntington.com	Feb 15 2024 22:40:00	The Huntington Natl Ba, Huntington Bank, Columbus, OH 43216
30474506	+ Email/Text: accountservicing@trueaccord.c	Feb 15 2024 22:40:00	TrueAccord Corp., 16011 College Blvd, Suite 130, Lene, Lenexa, KS 66219-9877
30474507	+ EDI: VERIZONCOMB.COM	Feb 16 2024 03:32:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 30474490	Bypass Reason	Name and Address IQ Data
30474492		Kessler & Williams
30475540		Rella Jean Jordan
30474502		Self Financial/atlant

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

Entered 02/17/24 23:10:15 Case 23-14370 Doc 23 Filed 02/17/24 **Desc Imaged** Certificate of Notice Page 5 of 5

District/off: 0752-1 User: admin Page 3 of 3 Date Rcvd: Feb 15, 2024 Form ID: 309I Total Noticed: 31

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed

below:

Email Address Name

Alex D Moglia, ESQ

on behalf of Trustee Alex D Moglia ESQ amoglia@mogliaadvisors.com, IL31@ecfcbis.com

David H Cutler

on behalf of Debtor 1 Rella M Ricks cutlerfilings@gmail.com r48280@notify.bestcase.com

Marilyn O Marshall

courtdocs@chi13.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4